

REAL ESTATE LEADER

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

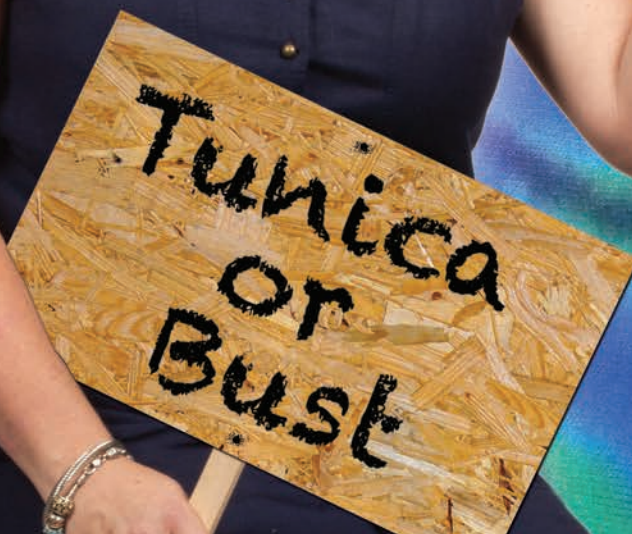
Summer 2012

**Come Together for
MAR's 2012 Convention
& EXPO**

**REALTORS® rally
in Washington**

Move the vote

**Understanding
procuring cause**



SPECIAL 2012 CONVENTION & EXPO EDITION

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Real Estate LEADER is the official publication of the Mississippi Association of REALTORS®. The quarterly magazine provides Mississippi real estate professionals with timely information on trends and best practices, tools and resources for professional development, and news about innovative business and community leaders.

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On the cover:

Northwest Mississippi Association of REALTORS® President Robert Clay and Vice president Allison Spencer make plans for MAR's 2012 Convention & EXPO.



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PRESIDENT'S PERSPECTIVE



Baseball, boating, barbeque and beach vacations—however you choose to spend it, summer is upon us. Mississippi REALTORS® are braving the summer heat as buyers and sellers embrace the lowest interest rates in 40 years.

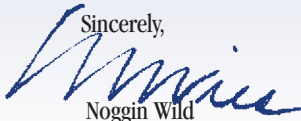
I hope you enjoy reading our special edition of *Real Estate Leader* that focuses on the 2012 MAR Convention & EXPO to be held in Tunica October 16-18. In our special convention section, REALTORS® share their thoughts on why they make attending MAR's annual conventions a priority and why you should "Come Together" with other REALTORS® and be there too. Pull out the entire section to keep as a reference of the schedule and registration information.

Also in this issue, our MAR technology wizard Chris Adcock gives us some invaluable insight into why we might need virus protection on our smartphone or tablet in his column "For the Tech of It." In addition, a must-read is MAR VP of Professional Development John Phillips' column "For the Course of Your Career" that details the exciting educational offerings at the convention.

You will especially enjoy the photos from the recent Rally to Protect the American Dream in Washington, the visits to Capitol Hill during NAR's Midyear conference, MARPAC's Major Donor reception with state elected officials and lots of other photos and recognition of our successful membership.

Our "Capitol Watch" section provides a tear-out voter registration form for your use or to copy and give to friends, family and clients. MAR Governmental Affairs Director Derek Easley offers upcoming voter registration deadlines and shares NAR's political concerns for the remainder of 2012 and 2013. Use this form to help "Move the Vote" for urgent issues of homeownership, small business advocacy and the protection of property rights.

Mississippi REALTORS® continue to exhibit dedication, service and professional expertise across our state as I travel to many of MAR's local boards. They personify the "go-to source" of real estate knowledge and personal commitment to their communities.

Sincerely,

Noggin Wild
President

WORD ON THE STREET REAL ESTATE NEWS BRIEFS

NAR Convention in Orlando

Every fall, real estate professionals from across the US and around the world gather for the annual REALTORS® Conference & Expo. This annual four-day event includes:

- More than 100 education sessions, featuring nationally-recognized speakers, trainers, and industry experts, who discuss timely topics and critical issues of value to REALTORS®
- 400 industry vendors at the expo, who present the latest innovative tools just for real estate professionals
- Unlimited networking and referral-building opportunities, including special events, networking lounges, and the expo show floor.

The 2012 REALTORS® Conference & Expo will be held at the Orange County Convention Center in Orlando, Florida on November 9 – 12. This year's theme is DISCOVER YOUR MAGIC, and indeed, this year's Conference & Expo will help REALTORS® discover the magic that they possess that will help them take their business to the next level. Estimated 20,000 members and guests are expected to attend this year's event.



Congress Extends Flood Insurance for 5 Years

On June 29, 2012, both the Senate and House passed the Biggert-Waters Flood Insurance Reform Act of 2012 as a part of H.R. 4348, the Surface Transportation Conference Report. The President will sign the measure in a few days. This is the culmination of a successful multi-year REALTOR® campaign and a final push at NAR's Midyear Legislative Rally and Meetings in May 2012. Congress had been extending the National Flood Insurance Program a few months at a time since 2008. Twice this led to shut downs, including one that stalled more than 40,000 home sales in June 2010 alone. Passage of this 5-year reauthorization will bring certainty to real estate transactions in more than 21,000 communities nationwide where flood insurance is required for a mortgage. The bill ensures the program will continue long-term for more than 5.6 million business- and homeowners who rely on it, achieves one of NAR's top priorities for the year, and means taxpayers will spend less on federal assistance for flood disasters over the long run. NAR will continue to monitor the legislation as it is implemented.

Mississippi Congressmen Steven Palazzo, Gregg Harper and Alan Nunnelee as well as Mississippi Senators Roger Wicker and Thad Cochran voted to pass this important legislation.



We are looking for **YOUR** photos of different areas of Mississippi to show the beauty of our State & help give BuyinMississippi.com a makeover!
The TOP 10 photos will be featured on the site.
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Who may enter: Any Mississippi REALTOR®

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YPN holds after-hours event

MAR recently held an after-hours event at Ciao Bella by Pavoni in Jackson. Members met after the MAR committee meetings and MARPAC Major Donor reception for refreshments and networking.



*Top: Todd Duncan of Jackson and Jeffrey Dillon of Madison
Middle: MAR staff Chris Adcock; Selena Lovejoy of Brandon; MAR staff Gina Haug
Bottom: Megan Hall of Jackson; Lisa Langston of Pearl*

YPN

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LEGAL EASE

PROCURING CAUSE: Know the Rules or You May Lose

Ron Farris, Esq., MAR General Counsel

Not enough can be said regarding the rules of procuring cause. Experienced REALTORS® across Mississippi continue to struggle with this very basic and essential element of real estate law.

THE RULE: A REALTOR® who is the procuring cause initiates an unbroke chain of events, resulting in a deal between the buyer and the seller.

THE ISSUE: Which broker is procuring cause of a sale can become an issue in several contexts, but the question discussed here is: WHO GETS THE COMMISSION between competing brokers when both brokers claim they were procuring cause?

THE ANSWER: Experience teaches us that determining which broker is procuring cause of a sale is not always easy to determine. Unfortunately, there is no litmus test or “one size fits all” analysis to determine procuring cause. Each scenario must be reviewed on a case-by-case, event-by-event basis.

The National Association of REALTORS® Arbitration Guidelines provide a number of factors to consider in determining procuring cause. Those factors were reviewed in a previous article (see “Getting Paid: Procuring Cause” / Real Estate Leader (Winter 2012)).

From a legal perspective, Mississippi law is settled on certain points:

- The parties can provide for payment of a commission to a particular broker or cooperating brokers by written contract.
- In the absence of a written contract, a broker must be the procuring cause of a sale to be entitled to a commission related to the sale.
- Absent a contract to the contrary, a broker's efforts only have to be a predominant cause of the sale, not the sole cause.
- A broker's commission is earned once the broker procures the sale by producing a buyer ready, willing and able to buy the property on the seller's terms as they have been made known to the broker, irrespective of what happens after that point in time.
- A broker does not have to be involved when a sale closes to be procuring cause; the broker only has to have introduced the buyer to the property and commenced the course of events that lead to the buyer's contract to purchase the property.
- A broker may not be procuring cause of a sale when the broker procures a prospective buyer, but the broker fails to do the job of procuring the sale.
- An owner cannot avoid a broker's right to commission once it has been earned.
- Once a broker procures a sale, the broker can be entitled to the commission even if the seller decides not to sell or agrees to different terms without the broker's involvement.
- If the issue goes to court, the jury determines whether a broker was procuring cause or not, based upon the facts.

From a practical perspective, the question of procuring cause gets complicated when the broker and the seller end their relationship before the closing of a sale or something has happened in the course of the relationship that raises the questions of abandonment or termination.

When a broker stops working on selling the property, the question of the broker's abandonment of the transaction can be raised if a contract to sell follows. If a broker procures a buyer prospect but abandons the transaction before the sale is procured, the broker cannot claim to be procuring cause of the sale because the broker abandoned the transaction before the sale was procured.

Also, circumstances can call into question whether a broker's relationship with a seller was terminated before the broker became procuring cause. For example, when a seller has given a broker an exclusive listing and that exclusive listing terminates after the broker has procured a buyer prospect but before a sale is procured, the seller is free to seek another broker to step in to conclude the sale or to conclude the negotiations without a broker if there is no contractual “protection” reserved to the original broker. The question will be whether the buyer prospect procured by the broker was ready, willing and able to purchase the property on the seller's disclosed terms before the broker's termination occurred -- or, if not, was the broker's termination reasonable under the circumstances or just an intentional act on the part of the seller to deprive the broker of a commission?

Cases involving abandonment and termination can make it very difficult to determine which broker is entitled to a commission. These disputes arise frequently in arbitration disputes between brokers and can become very bitter and costly battles. Brokers should always proceed carefully when they determine that another broker has or may have been involved in a transaction, especially one where the likely buyers were introduced to the property through the first broker. Common professional courtesy can go a long way in preventing disputes in these situations.

Ron Farris, Esq. is General Counsel to the Mississippi Association of REALTORS®, and available to Association members through the Legal Hotline. For non-HotLine matters, he can be reached at Farris Law Group, P. O. Box 1458, Madison, MS 39130-1458, or by email: ron@farrislawgroup.net.



**Call MAR's Legal Hotline**
800-747-1103, ext 25

MAR's Legal Hotline offers free and confidential legal information relevant to broad-based real estate practices and applications, including MAR Standard Forms and Contracts, to MAR members, and is available Monday through Friday, 8:00 a.m. – 5:00 p.m. Calls received after 3:00 p.m. will be returned the following business day.

Gulf Coast Association holds Coastal Retrofit Mississippi forum

The Gulf Coast Association of REALTORS® (GCAR) received a Housing Opportunity Grant from the National Association of REALTORS® (NAR) to assist in promoting the Coastal Retrofit Mississippi (CRM) project. The CRM program is managed by the Mississippi Department of Finance and Administration. Mississippi Emergency Management Agency (MEMA) is providing the funds to pay up to 75 percent of the mitigation cost. Phase one of the project provides grants to homeowners in the three coastal counties-- Harrison, Hancock and Jackson.

The purpose of the CRM project is to help homeowners strengthen their homes against wind damage by installing specialized roof retrofits, doors and shutters and to help homeowners with the mitigation of potential damage in order to hopefully reduce the cost of insurance.

GCAR created a Task Force which was chaired by Ken Austin. Using the \$3000 grant from NAR and matching funds from the Gulf Coast Association, the Task Force worked with the MS Department of Finance and Administration to set up an open forum. On May 1, GCAR hosted a forum at Mississippi Gulf Coast Community College auditorium whereby the MS Department of Finance and Administration conducted an open forum for homeowners to learn about the program.

REALTOR® Community Service Day planned

Local boards from across the state have designated November 2, 2012 for the second annual REALTOR® Community Service Day. The community service day was forged and implemented by the 2011 class of *LeadershipMAR* and was envisioned as a means to reach out to local communities in an effort to recognize REALTORS® as the go-to source for economic development,

community service and political advocacy.

2012 LeadershipMAR class underway

The 2012 class of *LeadershipMAR* recently completed the second retreat in their year-long curriculum at the Duncan Gray Center near Canton. The class is working on a project to be presented at its completion that will benefit MAR members and Mississippi homeowners. LMAR has upcoming retreats scheduled at Tara Wildlife Reserve and during the MAR Convention & EXPO in Tunica. Members of the 2012 LMAR class include Melissa Bond, Carriere; Barry Clemmer, Byram; Jeffrey Dillon, Madison; Sue Golmon, Tupelo; Janice Guckert, Jackson; Selena Lovejoy, Brandon; Deborah McGhee, Biloxi; Stephanie Shaw, Gulfport; Andrew Stephenson, Oxford; Dorothy Thompson, Jackson; and Seth Touchstone, McComb.

HEADLINERS

Members in the news

MAR members appointed to state boards

The following Mississippi REALTORS® have been appointed by the Governor and confirmed by the Senate to serve on state regulatory boards. Appointees to the Real Estate Appraiser Licensing and Certification Board
Amy Lovorn Brown – Term to begin 1/1/13
John Holliday – Term began 7/1/12
Appointee to the Board of the Mississippi Home Corporation
Tony Jones – Term began 4/23/12

Economy panel at Mississippi State

REALTORS® Noggin Wild of McComb, Jean Amos of Starkville, Corie Haynes of Hernando and Stacy Carroll of Tupelo were recently joined by MAR CEO Beth Hansen as participants in Mississippi State University's Economy Watch Real Estate and Construction Forum. The roundtable discussion focused on residential and commercial real estate, construction and mortgage financing. Economy Watch is a product of MSU's College of Business and offers information and analyses concerning business and economic trends affecting Mississippi (www.economywatch.msstate.edu).

Stacy joins MAR staff



Jackie Stacy recently joined the MAR staff after retiring from a career in education. Stacy's experiences as an educator and librarian are varied and lend themselves well to her new position at MAR as Marketing and Administrative Assistant. Graduating with honors from the University of Southern Mississippi, Stacy served on numerous committees as both a member and a project leader during her career. She brings her passion and dedication to service to this new position.

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Mississippi REALTORS® at the Rally to Protect the American Dream



Dee Denton of Madison, MAR President-Elect Ken Austin of Pass Christian and Corie Haynes of Hernando



Mississippi Real Estate Commission Administrator Robert Praytor, Lynette Praytor and their granddaughter Kirsten Busby of Jackson

Mississippi REALTORS® Rally for Homeownership

Mississippi REALTORS® gathered at the Rally to Protect the American Dream in Washington D.C. during the NAR's Mid-year Conference in May. Mississippi REALTORS® joined over 13,800 REALTORS® who converged on the grounds of the Washington Monument to make their voices heard on behalf of homeowners, real estate investors, and those who aspire to homeownership. At the Rally to Protect the American Dream, REALTORS® from every state in the country joined invited members of Congress to demonstrate their commitment to preserving access to homeownership and robust real estate investment.



Region 5 Vice President Cynthia Joachim of Biloxi, John Dean of Leland, Mark Cumbest of Moss Point, Bruce Kammer of Picayune, Chris Wilson of Laurel, Jo Usry of Jackson and Randy Knouse of Ridgeland



Tony Jones of Olive Branch and Judy Glenn of Corinth



Bruce Kammer of Picayune, 2012 MAR President Noggin Wild of McComb, MAR First Vice-President Janice Shows of Madison and Chris Wilson of Laurel



Jeanelle Marshall of Madison, 2012 MAR President Noggin Wild of McComb and Johnny Brown of Madison



Bob Leigh of Hernando, MAR Staff John Phillips, Peggy Leigh and Robert Clay also of Hernando



*Mississippi Association of REALTORS®
2012 President Noggin Wild*



MAR staff John Phillips with Randall Saxton, Carla Palmer-Allen and Johnny Brown of Jackson

Mississippi REALTORS® take to Capitol Hill

Some 40 Mississippi REALTORS® participated in Hill Visits while attending NAR's Mid-year Conference and the Rally to Protect the American Dream. During the afternoon of visits, the Mississippi delegation met with all four Mississippi Congressmen as well as both Mississippi Senators.



Mississippi REALTORS® with Congressman Steven Palazzo



*Ellen Short of Tupelo with
Senator Roger Wicker*



Senator Thad Cochran with Lynette Praytor of Jackson



Senator Roger Wicker

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SECTION 4. VOTER DECLARATION Read and Sign																							
<p>I swear / affirm that: I am a U.S. citizen. I will have lived in this state and county for at least 30 days before voting, and if a resident of a municipality, I will have lived in the municipality for at least 30 days before voting. I have never been convicted of murder, rape, bribery, theft, arson, obtaining money or goods under false pretense, perjury, forgery, embezzlement, or bigamy, or I have had my rights restored as required by law. I have not been declared mentally incompetent by a court. Furthermore, I certify that I am at least eighteen (18) years old (or I will be before the next general election), the information given by me is true and correct and that I have truly answered all questions on this application for registration, and that I will faithfully support the Constitution of the United States and of the State of Mississippi, and will bear true faith and allegiance to the same.</p>																							
X _____ Signature (or mark) of applicant		_____ Date																					
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LINCOLN COUNTY
P O Box 357
Brookhaven, MS 39602
LOWNDES COUNTY
P O Box 31
Columbus, MS 39703
MADISON COUNTY
P O Drawer 1626
Canton, MS 39046
MARION COUNTY
250 Broad Street, Suite 1
Columbia, MS 39429
MARSHALL COUNTY
P O Box 459
Holly Springs, MS 38635
MONROE COUNTY
P O Box 843
Aberdeen, MS 39730
MONTGOMERY COUNTY
P O Box 765
Winona, MS 38967
NESHOBIA COUNTY
401 E. Beacon St., Suite 110
Philadelphia, MS 39350
NEWTON COUNTY
P O Box 447
Decatur, MS 39327
NOXUBEE COUNTY
505 S. Jefferson
Macon, MS 39341
OKTIBBEHA COUNTY
Courthouse
Starkville, MS 39759
PANOLA COUNTY
P O Box 346
Batesville, MS 38606
PEARL RIVER COUNTY
200 S. Main
Poplarville, MS 39470

PERRY COUNTY
P O Box 198
New Augusta, MS 39462
PIKE COUNTY
P O Drawer 31
Magnolia, MS 39652
PONTOTOC COUNTY
P O Box 428
Pontotoc, MS 38863
PRENTISS COUNTY
P O Box 727
Booneville, MS 38829
QUITMAN COUNTY
230 Chesnut St.
Marks, MS 38646
RANKIN COUNTY
P O Box 1599
Brandon, MS 39043
SCOTT COUNTY
P O Box 371
Forest, MS 39074
SHARKEY COUNTY
P O Box 218
Rolling Fork, MS 39159
SIMPSON COUNTY
P O Box 307
Mendenhall, MS 39114
SMITH COUNTY
P O Box 517
Raleigh, MS 39153
STONE COUNTY
323 Cavers Ave.
Wiggins, MS 39577
SUNFLOWER COUNTY
P O Box 576
Indianola, MS 38751
TALLAHATCHIE COUNTY
P O Box 86
Charleston, MS 38921
TATE COUNTY
201 Ward St.
Senatobia, MS 38668
TIPPAAH COUNTY
Courthouse
Ripley, MS 38663
TISHOMINGO COUNTY
1008 Battleground Dr.
Iuka, MS 38852
TUNICA COUNTY
P O Box 184
Tunica, MS 38676
UNION COUNTY
P O Box 298
New Albany, MS 38652
WALTHALL COUNTY
200 Ball Ave.
Tylertown, MS 39667
WARREN COUNTY
P O Box 351
Vicksburg, MS 39181
WASHINGTON COUNTY
P O Box 1276
Greenville, MS 38702
WAYNE COUNTY
P O Box 428
Waynesboro, MS 39367
WEBSTER COUNTY
P O Box 308
Walthall, MS 39771
WILKINSON COUNTY
P O Box 327
Woodville, MS 39669
WINSTON COUNTY
P O Box 785
Louisville, MS 39339
YALOBUSHA COUNTY
P O Box 431
Water Valley, MS 38965
YAZOO COUNTY
P O Box 108
Yazoo City, MS 39194



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

by Derek Easley

Voter registration deadlines and details

Nearly 80 percent of REALTORS® are registered to vote, but we can do better. As REALTOR® association professionals, it is your role to help protect the interests of the real estate industry. By making sure that our members, family members and clients are registered to vote on key issues and races, we help to ensure that The Voice for Real Estate® is heard by legislators at the local, state and national levels.

Now more than ever, it is critical for REALTORS® across America to come together and speak with one voice about the stability a sound and dynamic real estate market brings to our communities. From city hall to the state house to the U.S. Capitol, our elected officials are making decisions that have a huge impact on the bottom line of REALTORS® and their customers. Through the support of REALTORS® like you, the REALTOR® Party represents your interests.



Important Dates to Remember:

Voter Registration: October 6th - Last day to register to vote for the General Election in the Circuit Clerk's Office. Circuit Clerk's Office must remain open this Saturday from 8:00 a.m. until 12:00 noon for voter registration.

Mail-in Voter Registration: October 7th - Mail-in voter registration forms must be postmarked no later than this day to be accepted for the General Election. (*NOTE: This is a SUNDAY. Applicants should mail applications no later than October 6th to avoid missing this deadline.)

Absentee Balloting: November 3rd - Circuit Clerk's offices must remain open until noon this Saturday for absentee voting for the General Election. This day at noon is the last day to vote by absentee ballot in the Circuit Clerk's office for the general election.

Absentee Balloting: November 5th - Mailed absentee ballots must be received no later than 5:00 pm to be accepted for the General Election

GENERAL ELECTION: November 6th - Polls are open from 7:00 am to 7:00 pm for voting in the General Election.



*Derek Easley is MAR's Governmental Affairs Director.
Email him at deasley@msrealtors.org.*



FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

MAR convention opportunities

I am often asked why we have an annual convention and what would be the benefit for a REALTOR® in Mississippi to spend the money and take time away from their work to attend. In my mind, the more important question would be how a real estate professional could choose not to go. Having personally been to MAR's convention for over thirty-five years, I can tell you that, for me, it is a "must attend" event and eagerly anticipated. The information you bring home will definitely give you an edge over your non-attending competitors, have a positive effect on your business and income and help you stay out of trouble with the courts and the real estate commission.

If you want to succeed in your real estate profession and become the agent of choice in your marketplace, education is the key. The experts say that the path to profits is to choose the real estate specialty you like best and become the best you can be in that field. When you can do your job better and more professionally than others, business will gravitate to you.

At the MAR convention, we offer 18 hours of continuing education. This includes the required four hours of Agency, two hours of License Law and two hours of Contract Law plus ten hours of elective CE, two of which are focused on commercial real estate. It has been said that smart people learn from their mistakes, but wise people learn from the mistakes of others. This is an opportunity to find out what other licensees have done that caused them problems and avoid those things in your own business.

Our keynote speaker this year is Jared James. This young man comes highly recommended. He spoke at Alabama's convention last year, and I asked my counterpart over there what he could tell me about Jared. He said that their members thought so highly of him that they were inviting him back again this year. There can not be a better recommendation than that. Some of the topics Mr. James teaches are:

- *What's the Difference: Why some people flourish while others flounder*
- *No Limits: 7 Ways to Grow Your Business NOW!—How to Recruit and Retain the Next Generation of Superstars—Winning the Listing Every Time—21st Century Top Producer—The Power of Patterns*
- *Bridging the Gap: Combining yesterday's practices with today's trends to win this market.* You can get more information about Jared and see some of his videos at www.jaredjamestoday.com.

Our commercial continuing education this year will focus on Smart Growth presented by Nathan Norris. Mr. Norris is an acknowledged expert on smart growth, and unlike most experts, he delivers information in a manner that is fun and easy to understand. If you are going to be in real estate over the next decade, you will need to be well versed in this subject, whether you want to or not. Many of your future transactions will hinge on energy efficiency and environmental concerns.

Since the Mississippi Real Estate Commission required continuing education subjects are so state specific, they will be taught at convention by veteran Mississippi real estate licensees. Corie Haynes from Hernando will teach the four hours of Agency, and Kaye Ladd of Tupelo will teach License Law and Contract Law.

The contacts I make at the annual convention repay my cost of going many times over in the next year in referrals alone. People like to do business with people they know, and real estate licensees are no exception. I have received referrals from real estate friends all over the state who work as independents or with all of the franchise firms.

Another benefit of networking with the same REALTOR® convention attendees year after year is the building of a base of professionals to contact about ideas, decision-making and guidance through troubled waters. You can have a very different conversation with a real estate professional three hours away than you could possibly have with someone in your own market area that you compete with for business every day.

Don't look at convention as a place to go for a few days away from your real estate business. In reality, it is a place to sharpen your tools in order to perform better when you get back home, a place to network with other REALTORS® who are movers and shakers in the real estate profession across the state and an opportunity to be introduced to the future so you will be better prepared to embrace the changes when they arrive.

I look forward to seeing you in Tunica in October.

John Phillips, a Hall of Fame inductee and Past President of MAR, is the Vice President of Professional Development for the Mississippi REALTOR® Institute. E-mail him at jphillips@realtorinstitute.org.



Mississippi REALTOR® Institute now offering salesperson pre-licensing in 4 different formats to fit your schedule

Classroom day course	September 10-20	9:00 am to 6:00 pm	Jackson
	November 19 –December 3 (off November 22 and 23 for Thanksgiving)	9:00 am to 6:00 pm	Jackson
Classroom night course	August 6-September 4	6:00 pm to 10:00 pm	Jackson
Classroom weekend course	July 27-August 17	Fri. 6:00 pm to 10:00 pm	Jackson
		Sat. and Sun. 9:00 am- 6:00 pm	
Online course	Go to realtorinstitute.org for information or to register		

Or you can contact Brinda Boutwell about any of these courses at 601-932-9325 or bboutwell@realtorinstitute.org.



www.realtorinstitute.org

How do you choose a real estate school?

- *Official school of the Mississippi Association of REALTORS®*
- *Practitioner-based instructor cadre*
- *Oldest and most prestigious reputation*
- *Highest state-testing pass rate*

When it comes to your professional education, you only want the best. You want to know that the school you choose is set apart from all the rest in longevity, curriculum, faculty, state testing success and REALTOR® endorsement. You want an educational source that gives you the choice of classroom or online learning at a competitive price. When it comes to your professional education, choose the oldest and most prestigious source of real estate education in Mississippi. Choose the Mississippi REALTOR® Institute.



www.realtorinstitute.org

Questions? Call 800-747-1103.

MAR's brand new member benefit program through Office Depot

The program includes deeper discounts on the items you purchase most often:

- 100 Key Supply Items on a "Best Buy" List
- General Supply items – 30% discount off of retail price
- Paper & Toner – 15% discount off of retail price
- Brand New 150 Item Cleaning and Break room Core List
- \$33.99 for cases of Office Depot copy paper everyday

Items discounted between 6% and 60% off retail price

- All items not listed on either list – 5% discount off retail price
- Technology items priced at Retail price match in stores – available at discounts online through Tech Depot
- FREE Next Day delivery on in stock items for orders \$50 or greater (must be placed by 2pm for next day delivery)
- Orders less than \$50 – delivery fee of \$5.95
- Savings on Copy/Print and Promotional Items

- 2.5¢ Black & White copies
- 29¢ Color copies
- 40% discount on finishing services
- Highest Volume Quantity discount pricing on promotional items

Visit msrealtors.org/officedepot for information, forms and an online discount card.

Contact Tony Meyers with questions concerning the Office Depot program.
tony.meyers@officedepot.com
or 601-540-6725



Office DEPOT®
Taking Care of Business



FOR THE TECH OF IT

BY CHRIS ADCOCK



Do I need virus protection on my tablet or smartphone?

One of the top questions I get from REALTORS® in my technology class- is about mobile security. People want to know do they need to be wor- ried about viruses on their phone or tablet. This is a growing concern, not just for REALTORS®, but security experts as well. As more people use their mobile devices to make purchases and log in to sensitive accounts, they become more of an attractive target for hackers with malicious intent.

In many cases, we have become reliant on our gadgets. To stay ahead of the competi- tion, we have to be faster and more efficient. Checking and responding to e-mails when you are away from your desk used to be impossible, but now it's expected. Many REALTORS® are even creating and signing contracts all on their tablets, without ever touching their computer. As consumers, we are shop- ping with the palm of our hands, enter- ing important passwords or credit card numbers without thinking twice.

Everyone knows they need to have anti- virus software on their computer, but very few have any sort of protection on their phone or tablet. You should know your smart phone is basically a computer, and is certainly susceptible to malicious software. So far, we haven't seen a huge epidemic of viruses specif- ically targeting mobile devices, but there are signs we could be on the verge of such an out- break.

How can I virus infect my phone or tablet?

The most obvious way to become infected with a virus is to install a malicious app. In this case, Android users are at a slightly higher risk than Apple customers, simply because of how protective Apple is about what gets on their App Store. Android has let numerous "bad apps" slip through the cracks and had to clean up afterwards. Be careful when you download apps from small or unknown developers, and be cautious of the permis- sions they ask for upon installation. If you are downloading an app for banking or finance, make sure it is the official app from the company you are a customer of. Also, only download apps from your phone's official app store. Some apps are downloading from the web, which has no security check, nor any way to verify who wrote the application.

A growing threat to mobile devices is from just surfing the web. Your

tablet can get infected from a website, just like your desktop computer. And we are browsing websites on our mobile devices more and more. Websites can see that you are visiting from a mobile device and can deliver a virus made especially for your device.

What can I do to protect myself?

Most of the major antivirus companies offer protec- tion for mobile devices. Unfortunately, since there are so many different platforms, they have been plagued by problems. Users complain of crashing, freezing, bat- tery drain, and other issues, depending on the device and software you are using. One of the better user- rated mobile anti-virus apps is currently Lookout Mobile Security. The big names are getting better, and if you like the anti-virus you have on your computer feel free to try it for your mobile device and see how it works for you.

Just as with using a computer, good habits are a great defense against hackers and virus- es. Be careful about visiting strange websites or clicking suspicious e-mail links. Don't click links to foreign domains, or ones that have strange characters. Look out for "phishing" e-mails, where hackers send you an e-mail trying to trick you into log- ging in to a fake website pretending to be your bank or credit card company.

But the best thing you can do to pro- tect yourself is to keep your device up- to-date. Having an out of date operat- ing system or apps is very insecure. Google admitted last year more than 90% of Android users were run- ning out of date versions of the operating system, which had serious vulner- abilities. Having an outdated operating system is just asking for trouble. When a bug is found in an operating system, hackers try to find ways to exploit it. Once a vendor finally discovers the problem, they make an update and announce it to the world. By this time, hackers all over are well aware of the bug and how they can exploit it to get into your device. If you go weeks or months without updating, you could be leaving your phone or tablet wide open to attack.

Another important step you can take to protect yourself is to backup your device frequently. This will protect your contacts and other data in case your phone becomes corrupted, or in the event it is lost or stolen. Not to mention saving your from that embarrassing story of how you lost all your contacts after dropping your phone in the pool

Chris Adcock is MAR's Information Technology Manager. Contact him at cadcock@msrealtors.org



Come together

October 16-18, 2012 • Tunica

Northwest Mississippi Association of REALTORS® Robert Clay of Hernando and Allison Spencer of Southaven are serving as members of this year's MAR Convention & EXPO hospitality committee. Clay is currently serving as the 2012 NWMAR President and Spencer is serving as Vice President. Both of them have been involved in the excitement and anticipation of the annual event that brings Mississippi REALTORS® together for three days of education, motivation, networking and fun.

"People need to invest more in their business which means learning and experiencing how people are doing

business elsewhere," shared Clay.

"The hospitality committee also wants Mississippi REALTORS® to experience other great aspects of our area besides the casinos. We are experiencing strong industrial development and job creation—especially in the area of transportation in the area around the I-69 corridor," he continued.

Spencer, a 2007 graduate of *LeadershipMAR* especially enjoys getting to catch up with her REALTOR® friends from around the state. "I love being able to get all of my education in one spot during the convention and to hear nationally-recognized speakers," she said. "Not only do we have lots of entertainment and nightlife in the area, but we are also just a few minutes from Memphis."



Other veteran convention-goers shared why they attend MAR's convention

David Stevens, Clinton

I have not missed a convention since 1988. I enjoy networking, meeting new friends, getting together & socializing with old friends. It's the one time of year when I can hear motivating speakers, get all my CE and keep up when the new trends. Over the years I have established some really good friendships and I consider the convention one of the highlights of the year.



Andrea Cummins, Oxford

MAR packs so much into these conventions that you just don't want to miss! There are enough classes to exceed all of your education requirements, top notch speakers that will get your motivational spirit moving, & up to date information that you will be able to use in your business. Certainly, networking is a highlight of the conference....catching up with old friends from all over the state and making new ones. I can hardly wait to see you there!



Yolanda Parris, Jackson

The courses offered at convention are current, up-to-date information that are presented by great professional experts in our field. The most fun reasons that I attend the MAR Convention are that we get a chance to network, see friends from other parts of our state that we have not seen in a while, and the fun activities and speakers that MAR invites to the Convention



Lee Garland, Brandon

It is a lot of fun to connect with people from all over the state, get some CE and learn new things. Additionally I think consumers (clients) want to know that we are connected in the industry. It builds confidence with them and provides some good talking points when there is nothing else to say.



Stephanie Shaw, Gulfport

It allows me the opportunity to get my CE, network, and see parts of the state I would otherwise not make a priority to visit.



Trish Fleming, McComb

Convention is a great opportunity to network with agents from across the state and get all of my necessary CE. You get a lot of bang for your buck!!



Be there or be square!

(Polyester leisure suits and bell bottoms optional)

Jared James came from humble beginnings which taught him the value of hard work. He is a serial entrepreneur that has been dubbed the "why guy" by many of his peers and followers. He has an instinctive ability to understand WHY people act the way they do and are where they are in their lives as a result of their past experiences and patterns that have been developed. By the age of 28 James was recognized by REALTOR® Magazine's two million readers as their "Web Choice Award" Winner, was inducted into the international Hall of Fame for the world's largest real estate company and had written a best-selling book. Currently James is the CEO & Founder of Jared James Enterprises. He is one of the most sought after speakers and trainers in the world and travels around the globe speaking to entrepreneurs and sales people about what it takes to remain relevant and increase their incomes in an ever changing market.



The "Why Guy"
Jared James



Visit msrealtors.org/ConventionEXPO.php for additional information or to register

2012 Convention & EXPO Schedule of Events

Mon. Oct. 15:

10:00 a.m. -5:00 p.m.	MS AE Workshop
10:00 a.m. -5:00 p.m.	LeadershipMAR Retreat #4
3:00 p.m.—5:00 p.m.	Executive Committee Meeting

Tues. Oct. 16:

8:00 a.m.--5:00 p.m.	Registration desk open
8:00 a.m.--5:00 p.m.	Hospitality booth open
8:00 a.m.--5:00 p.m.	CyberCafe open
9:00 a.m.--12:00 p.m.	Local Board management conference
12:00 p.m.--1:00 p.m.	Broker's Luncheon
2:00 p.m.--3:40 p.m.	Continuing Education
4:00 p.m.—5:40 p.m.	Continuing Education
6:00 p.m. - 7:00 p.m.	MCAR/RLI Happy Hour
6:00 p.m. - 7:00 p.m.	CRS Happy Hour
7:00 p.m.-9:00 p.m.	Leadership dinner (Ticketed event by invitation only)
7:00 p.m.-9:00 p.m.	Commercial dinner
9:00 p.m.-10:30 p.m.	YPN Event

Wed. Oct. 17:

8:00a.m.—9:00 a.m.	WCR Breakfast
8:00 a.m. -5:00 p.m.	Registration desk open
8:00 a.m. -5:00 p.m.	Hospitality booth open
8:00 a.m. -5:00 p.m.	CyberCafe open
9:00 a.m. -11:00 a.m.	Board of Directors Meeting
9:00 a.m.--10:40 a.m.	Continuing Education
11:00 a.m. -12:40 p.m.	Continuing Education
11:00 a.m.—1:15 p.m.	EXPO Open
11:30 a.m. -1:15 p.m.	Lunch in the EXPO
1:30 p.m. -3:15 p.m.	General Membership Meeting/Annual Awards
3:15 p.m. --5:30 p.m.	EXPO open
3:20 p.m. -5:00 p.m.	Continuing Education
5:30 p.m. -6:15 p.m.	Past Presidents reception
6:30 p.m.-10:00 p.m.	Installation Gala/Dancing

Thurs. Oct. 18:

8:00 a.m.--2:00 p.m.	Registration desk open
8:00 a.m.--2:00 p.m.	Hospitality booth open
8:00 a.m.--2:00 p.m.	CyberCafe open
8:00 a.m.—10:30 a.m.	Continental breakfast in EXPO
8:00 a.m.--2:00 p.m.	EXPO open
9:00 a.m.--10:40 a.m.	Continuing Education
11:00 a.m.--12:40 p.m.	Commercial Continuing Education
11:00 a.m. -12:40 p.m.	Continuing Education
12:30 p.m.—2:00 p.m.	Lunch in the EXPO
2:00 p.m.—3:40 p.m.	Continuing Education

Convention presenters and instructors



Scott Brunner, CAE
Virginia Association of REALTORS®



Corie Haynes
Continuing Education Instructor



Kaye Ladd
Continuing Education Instructor



Nathan Norris
Director, Placemakers, LLC



Lawrence Yun
NAR Chief Economist

2012 Convention & EXPO Registration Form

Get ALL of your required & elective CE, EXPO admission, two lunches and a dinner/dance all for just \$199!

Name _____

Company _____

Address _____

City/State/Zip _____

Day Phone _____ Fax _____

E-mail address _____

NRDS# _____

Real Estate License # _____

Appraisal License # _____

Spouse/Guest Name _____

Check all that apply

- ☐ Rookie REALTOR®: \$129 by Sept. 21; \$159 after Sept. 21/onsite (open to REALTORS® licensed on or after Dec. 1, 2010).
- ☐ REALTOR®: Early Bird registration by July 31, \$149; \$179 by Sept. 21; \$199 after Sept. 21/onsite
- ☐ Non-REALTOR® Licensee: \$229 by Sept. 21; \$249 after Sept. 21/onsite
- ☐ Non-Licensee Spouse/Guest: \$99 by Sept 21; \$119 after Sept. 21/onsite Non-education events only.
- ☐ Affiliate Member: \$199 by Sept. 21; \$229 after Sept. 21/onsite

Method of Payment

(No registrations will be processed without payment. A \$50 processing fee will be charged for returned check.)

Registration Fee: \$ _____ Spouse/Guest Fee: \$ _____ TOTAL: \$ _____

Charge my: ☐ Visa ☐ Master Card ☐ Discover ☐ AMEX

Credit Card #: _____ Exp. Date: _____

Signature (required) _____

☐ I have enclosed a check payable to Mississippi Association of REALTORS®

Send your completed form with payment to:

MARCVN 2011, P.O. Box 321000, Jackson, MS 39232

or fax it to 601-932-0382

In compliance with the ADA, MAR will make all reasonable efforts to accommodate persons with disabilities at its meeting. Please contact MAR if you have any special needs.

- If you cannot register online please complete the form and fax or mail it to MAR Headquarters.
- One form per registrant.
- Please PRINT.
- For more information, contact MAR at 800-747-1103.

**Early Bird Rate of
\$149 Until July 31**

Convention location:

Convention Center

at Harrah's Tunica

13615 Old Highway 61 North

Tunica Resorts, MS 38664

Registration Cancellation Policy

All cancellations must be submitted in writing or by email. Refunds minus a \$50 processing fee will be granted until September 30, 2012. Absolutely no refunds will be processed after September 30, 2012. No exceptions. In compliance with the ADA, MAR will make all reasonable efforts to accommodate persons with disabilities at its meetings. Please contact MAR if you have any special needs.

President's Circle



Ernie Clark
Brookhaven



Dottie Collins
Greenville



Ric Cortis
Hattiesburg



Andrea Cummins
Oxford



John Dean Jr.
Leland



Larry Edwards
Ridgeland



Lisa Hollister
Biloxi



Tony Jones
Olive Branch



Nancy Lane
Jackson



C.R. (Bob) Ridgway
Jackson



Janice Shows
Madison



Chris Wilson
Laurel

Golden \$5000



Ernie Clark
Brookhaven



John Dean Jr.
Leland



Larry Edwards
Ridgeland



Judy Glenn
Corinth



John Praytor
Jackson



Janice Shows
Madison



Charlotte Sadler
Gulfport



David Stevens
Clinton



Jackson Association of REALTORS®

Crystal \$2500



Andrea Cummins
Oxford



Lisa Hollister
Biloxi



Tony Jones
Olive Branch



Tommy Morgan
Tupelo



Ellen Short
Tupelo



MLS of Jackson

Sterling \$1000



Jean Amos
Starkville



Ken Austin
Pass Christian



Pam Barr
Jackson



David Bourdette
Pass Christian



Lisa Bourgoyne
Brandon



James Brantley
Brandon



Amy Brown
Olive Branch



John Brown
Madison



James Carson
Jackson



Robert Clay
Hernando



Barry Glenner
Raymond



Gloria Ghyatt
Madison



Chassity Coleman
Jackson



Dottie Collins
Greenville



Ric Cortis
Hattiesburg



Norma Cother
Tupelo



Buck Covington
Madison



Bethany Culley
Madison



Mark Cumbest
Moss Point



Melinda Dees
Jackson



Dee Denton
Jackson



Jeffrey Dillon
Ridgeland



Ashley Endris
Gulfport



Charles Falconer
Jackson



Cathy Feltenstein
Meridian



Joan Ferguson
Hernando



Lynn Fillingham
Madison



Patricia Fleming
McComb



Lee Garland
Jackson



Karen Glass
Gulfport



David Griffith
Cleveland



Janice Guckert
Jackson



Megan Hall
Jackson



Beth Hansen
Jackson



Cathy Harkins
Jackson



Corie Haynes
Hernando



Eva Hunter
Madison



Tommye Hurt
Jackson



Kay Jefferies
Hernando



John Jenkins
Jackson



Cynthia Joachim
Biloxi



John D. Jones
Pascagoula



Bruce Kammer
Picayune



Randy Knouse
Ridgeland



Nancy Lane
Jackson



Lisa Langston
Pearl



Robert Leigh
Hernando



Selena Lovejoy
Jackson



Stephanie McConnell
Bay St. Louis



Jeanelle Marshall
Ridgeland



Doug Maselle
Jackson



Margie McFarland
Gulfport



Melanie Mitchell
Starkville



Tena Meyers
Pearl



Nicole Nezat
Gulfport



Sheila Nicholas
Jackson



Stephanie Nix
Madison



Carla Palmer-Allen
Ridgeland



Keiko Palmero
Gulfport



Phield Parish
Greenville



Gary Parker
Jackson



Yolanda Parris
Jackson



Lynette Praytor
Ridgeland



Ann Previtt
Jackson



Cynthia Prichard
Gautier



Pam Pybas
Ridgeland



Barbara Richardson
Raymond



Paula Ricks
Madison



C.R. (Bob) Ridgway
Jackson



Michele Rumbley
Madison



Paul Shahan
Southaven



Stephanie Shaw
Gulfport



Bo Smith
Jackson



Tina Snell
Jackson



Joe Stedman
Natchez



Sue Stedman
Natchez



Andrew Stephenson
Oxford



Carol Stewart
Canton



Dorothy Thompson
Jackson



Jo Ursy
Jackson



Judy Waiha
Ridgeland



Vickie Ward
Jackson



Mark Warren
Madison



Adam Watkins
Hattiesburg



Noggin Wild
McComb



Chris Wilson
Laurel



Terry Winstead
Meridian



Nell Wyatt
Ridgeland



Gulf Coast Association
of REALTORS®

Local Board MARPAC participation levels

As of June 27, 2012
MARPAC reached 74.8
percent of its 2012 goal
with \$149,662 and 39.3
percent of its 50 percent
fair share participation
goal.

	Fair Share Participation Goal
Biloxi-Ocean Springs	33.2%
Clarksdale	53.3%
Cleveland	28.6%
Four County	18.2%
Golden Triangle	44.3%
Greenville	41.3%
Greenwood	52.3%
Grenada	85.7%
Gulf Coast	25.7%
Hattiesburg	45.2%
Jackson	33.5%
Laurel	54.9%
Meridian	58.9%
MCAR	50.5%
Natchez	33.3%
North Central	36.2%
Northeast	52.4%
Northwest	59.2%
Pearl River	43.9%
Southwest	48.5%
Vicksburg	29.6%
Total Participation	39.3%

100%



2012 Fair Share Investment Form

Amount:

___ Other _____ \$1,000 (Sterling R)
 ___ \$25 (Fair Share, Salespersons) _____ \$2,500 (Crystal R)
 ___ \$99 (Fair Share, Brokers) _____ \$5,000 (Golden R)
 ___ \$250 (Magnolia Club)

**Mail this form with payment to your local board/association or
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Firm Name _____

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Work Phone _____

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FOR CREDIT CARD CONTRIBUTION

___ VISA ___ MC Amount \$ _____

Card# _____

Exp. Date _____

Signature (required) _____

Contributions are not deductible for Federal income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount indicated is merely a guideline and you may contribute more or less than the suggested amount. The Association will not favor or disadvantage anyone by reason of the amount of their contribution, and you may refuse to contribute without reprisal by the Association. Seventy percent of each contribution is used by the State PAC to support state and local political candidates. The other thirty percent is sent to the National RPAC to support Federal candidates and is charged against your limits under 2 U.S.C. 441a.

MARPAC Major Donors attend legislative reception

Mississippi Association of REALTORS® recently recognized the contributors to MAR's Political Action Committee (MARPAC) who have pledged \$1000 or more for 2012. The event was held at Mississippi's Old Capitol Museum and was also attended by several of Mississippi's elected officials who briefly addressed the members at the reception.



*MAR First Vice President Janice Shows with
Secretary of State Delbert Hosemann and
Ernie Clark of Brookhaven*



*Mississippi Agricultural Commissioner Cindy
Hyde-Smith with John Dean of Leland and
Ernie Clark of Brookhaven.*



*Megan Hall, Lynette Praytor and MAR
CEO Beth Hansen of Jackson with
Norma Cotter of Tupelo*




*Stephanie McConnell of Bay St. Louis,
Cynthia Pritchard of Gulfport and
Mark Cumbest of Moss Point*



*MAR Staff Gina Haug with Speaker of the
House Phillip Gunn and David Stevens of
Clinton*



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Monday, July 23	Meridian Laurel	9 am – 11 am 2 pm – 4 pm
Tuesday, July 24	Hattiesburg Gulfport	9 am – 11 am 2 pm – 4 pm
Thursday, August 2	Brookhaven Natchez	9 am – 11 am 2 pm – 4 pm
Friday, August 3	Vicksburg Jackson	9 am – 11 am (tentative) 2 pm – 4 pm



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